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sending an e-mail to the buyer of the at least one item;

receiving, via one of the electronic auction web site and the e-mail, at least one input from the buyer indicating an initiation to effect payment;

providing a payment page to the buyer after receiving the at least one input from the buyer; and

receiving, via the payment page, authorization from the buyer to deduct funds from at least one payment account corresponding to the buyer to be used to effect payment to the seller of the at least one item.

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13. (Replaced) The method according to claim 12, further comprising the steps of: deducting funds from the at least one payment account corresponding to the buyer; and transferring at least a portion of the deducted funds to at least one account corresponding to the seller.

14. (Replaced) The method according to Claim 13, further comprising the step of sending an e-mail to the seller indicating that payment has been made by the buyer.

28. (Replaced) A method for effecting payment for at least one item offered for sale via an electronic auction by a seller and purchased by a buyer, where the electronic auction is conducted via an electronic auction web site accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

displaying a payment form to the buyer at the conclusion of the electronic auction, the

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payment form including a payment authorization button;

receiving at least one input from the buyer via the payment authorization button; and

effecting payment to the seller by automatically debiting a payment account

corresponding to the buyer and crediting a payment account corresponding to the seller, wherein the electronic auction system determines which payment account to debit.

Please add new Claims 29-31:

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29. (New) A method for effecting payment for at least one item offered for sale via an electronic auction by a seller and purchased by a buyer, where the electronic auction is conducted via an electronic auction web site accessible by a plurality of users and maintained by an electronic auction system, the method comprising the steps of:

automatically notifying the buyer via an e-mail, said e-mail includes an electronic link to a payment form;

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receiving authorization from the buyer via a payment button of the payment form to initiate payment; and

deducting funds from at least one account of the buyer to be used for effecting payment.

30. (New) The method according to Claim 29, wherein the method for effecting payment does not provide for any interaction between the buyer and an electronic auction registered user.